

UNITED STATES BANKRUPTCY COURT

Eastern District of Michigan, Detroit Division

In re THOMAS J PARKER & MOLLY A PARKERCase No. 09-60252

Debtor

Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1222(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: CitiMortgage, Inc.Court claim no. (if known): 22Last four digits of any number you use to identify the debtor's account: 1517

Date of payment change:

Must be at least 21 days after date of this notice 05/01/12

New total payment:

Principal, interest, and escrow, if any \$ 851.06**Part 1: Escrow Account Payment Adjustment**

Will there be a change in the debtor's escrow account payment?

☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change.

If a statement is not attached, explain why:

Current escrow payment: \$ 202.59New escrow payment: \$ 210.75**Part 2: Mortgage Payment Adjustment**

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:Current interest rate: 0.00000 %New interest rate: 0.00000 %Current principal and interest payment: \$ 0.00New principal and interest payment: \$ 0.00**Part 3: Other Payment Change**

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.

(Court approval may be required before the payment change can take effect.) Reason for change:

Current mortgage payment: \$ 0.00New mortgage payment: \$ 0.00**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

☒ I am the creditor. ☐ I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x /s/Alexandra Rodriguez

Date 04/10/12

Signature

Print: Alexandra RodriguezTitle Bankruptcy Specialist

First Name

Middle Name

Last Name

Company CitiMortgage, Inc.Address PO Box 6030

Number

Street

Sioux Falls, SD 57117-6030

City

State Zip Code

Contact phone (866)613-5636Email Citi_Poc@citi.com



US Bankruptcy Court
Eastern District of Michigan, Detroit Division

Debtor: THOMAS PARKER
MOLLY A PARKER

Case No. 09-60252

CERTIFICATE OF SERVICE

I hereby certify that on April 10, 2012, I served a copy of this Notice and all attachments to the following by U.S. Mail, postage prepaid:

Debtor: THOMAS PARKER,
22454 COLUMBIA ST DEARBORN, MI 48124-3434

/s/Alexandra Rodriguez
Bankruptcy Specialist

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P.O. Box 6243
Sioux Falls, SD 57117-6243
Customer Service 1-800-283-7918*

Annual Escrow Analysis

Account Number:
Analysis Date: March 22, 2012
CASE#: 09-60252

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT ANY SUCH OBLIGATION. IF YOU ARE REPRESENTED BY AN ATTORNEY, PLEASE NOTIFY US AND PROVIDE THIS CORRESPONDENCE TO YOUR ATTORNEY.

Mortgage Payment

New Monthly Payment Amount: \$851.06
New Payment Effective: May 01, 2012

	CURRENT PAYMENT	NEW PAYMENT
PRINCIPAL/INTEREST	640.31	640.31
MONTHLY ESCROW PAYMENT	202.59	210.75
TOTAL PAYMENT	842.90	851.06

- Your new monthly escrow payment represents 1/12th of your projected annual escrow disbursements.
- Your E-Z Pay draft will automatically adjust.

Projections for the coming Year

Please keep this statement for reference next year.

MONTH	PAYMENTS TO ESCROW ACCT	PAYMENTS FROM ESCROW ACCT	DESCRIPTION	PROJECTED BALANCE	REQUIRED BALANCE
Starting Balance: (Activity Assumed through April, 2012)				\$1,515.94	\$1,654.09
MAY 12	199.24	.00		1,715.18	1,853.33
JUN 12	199.24	.00		1,914.42	2,052.57
JUL 12	199.24	.00		2,113.66	2,251.81
AUG 12	199.24	2,052.57	CITY/TOWN TAX	260.33 (a)	398.48 (b)
SEP 12	199.24	.00		459.57	597.72
OCT 12	199.24	.00		658.81	796.96
NOV 12	199.24	.00		858.05	996.20
DEC 12	199.24	338.29	CITY/TOWN TAX	719.00	857.15
JAN 13	199.24	.00		918.24	1,056.39
FEB 13	199.24	.00		1,117.48	1,255.63
MAR 13	199.24	.00		1,316.72	1,454.87
APR 13	199.24	.00		1,515.96	1,654.11
TOTALS:	\$2,390.88	\$2,390.86			

- Mortgage Insurance, if any, is not included in the required low point calculation.

Determining Your Escrow Shortage/Surplus

PROJECTED LOW-POINT:	260.33 (a)
REQUIRED LOW-POINT (Cushion):	398.48 (b)
TOTAL ESCROW SHORTAGE:	138.15

Under Federal Law, your shortage will be spread over a 12 month period.
If your Projected Low-Point (a) is:
• Less than your Required Low-Point (b), you have a shortage.
• Greater than your Required Low-Point (b), you have a surplus.
• Equal to your Required Low-Point (b), the above does not apply.

NOTE: If your shortage was paid in full, your new monthly payment would be:
\$839.55 (\$851.06 - \$11.51 (MONTHLY SHORTAGE DEPOSIT))

ESCROW SHORTAGE / ADVANCE COUPON PLEASE DETACH AND RETURN THIS PORTION WITH YOUR PAYMENT. PLEASE ALLOW 7 TO 10 DAYS FOR POSTAL DELIVERY.

THOMAS J PARKER

Loan

AMOUNT ENCLOSED \$

If you prefer to pay all or part of the Shortage Amount, simply detach this coupon and mail it along with your payment for the Shortage Amount in the enclosed envelope.

Paying the shortage in full will lower your payment; however, your payment may not return to the previous amount. If your tax and/or insurance bill amounts have changed, we may now need to collect a different monthly amount for these bill(s), and this amount may be higher. If you have questions about increased bills, contact your insurance agent or tax authority directly.

Please allow 7 days from our receipt of the shortage payment to adjust your monthly payment.

Shortage Amount:
\$138.15

CitiMortgage, Inc.
P.O. Box 688948
Des Moines, IA 50368-8948

Account Number:
Analysis Date: March 22, 2012
Annual Escrow Analysis

Account History

	ITEM	ACTUAL PAYMENTS	PROJECTED PAYMENTS	INCREASE/ DECREASE
Please note the increases/decreases that may have occurred from the projections. This has impacted the shortage/surplus in this analysis reflected on the front side of this statement.	COMBINED TAXES	2,390.86	2,204.03	186.83

This is a statement of actual activity in your escrow account from March 1, 2011 through March 22, 2012. This section provides last year's projections and compares it with actual activity.

Your most recent monthly mortgage payment during the past year was \$842.90 of which \$640.31 was for principal and interest and \$202.59 was credited to your escrow account.

MONTH	ACTUAL PAYMENTS TO ESCROW ACCOUNT	PROJECTED PAYMENTS TO ESCROW ACCOUNT	ACTUAL PAYMENTS FROM ESCROW ACCOUNT	PROJECTED PAYMENTS FROM ESCROW ACCOUNT	DESCRIPTION	ACTUAL ESCROW RUNNING BALANCE	PROJECTED ESCROW RUNNING BALANCE
Starting Balance:-----						\$1,077.86	\$945.91
MAR 11	198.93	173.37 *	.00	.00		1,276.79	1,119.28
APR 11	198.93	173.37 *	.00	.00		1,475.72	1,292.65
MAY 11	202.59	183.67 *	.00	.00		1,678.31	1,659.39
JUN 11	202.59	183.67 *	.00	.00		1,880.90	1,843.06
JUL 11	202.59	183.67 *	.00	.00		2,083.49	2,026.73
AUG 11	202.59	183.67 *	2,052.57	2,070.17 *	CITY/TOWN TAX	233.51	140.23
SEP 11	202.59	183.67 *	.00	.00		436.10	323.90
OCT 11	202.59	183.67 *	.00	.00		638.69	507.57
NOV 11	202.59	183.67 *	.00	.00		841.28	691.24
DEC 11	202.59	183.67 *	338.29	133.86 *	CITY/TOWN TAX	705.58	741.05
JAN 12	202.59	183.67 *	.00	.00		908.17	924.72
FEB 12	202.59	183.67 *	.00	.00		1,110.76	1,108.39
MAR 12	202.59	183.67 *	.00	.00		1,313.35	1,292.06
Totals:	\$2,626.35	\$2,367.11	\$2,390.86	\$2,204.03			

An asterisk (*) indicates a difference from a previous estimate either in the date or amount. Payment differences of \$2.00 or less will not be marked with an asterisk.

Under Federal Law, your lowest monthly balance should not have exceeded \$367.32 which is 1/6 of anticipated payments unless your mortgage contract or state law specifies a lower amount. Under your mortgage contract or state law, your lowest monthly balance should not have exceeded \$367.34.

CitiMortgage may charge interest on funds advanced to pay your escrow items. If you do not repay the escrow advance within 60 days (of the Escrow Analysis Statement date above) interest will be charged on the outstanding advance amount. The rate of interest on the advance will be the Note rate applicable to your first mortgage loan. The monthly interest accrual will appear on your monthly Mortgage Statement.

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

671-2249-0111B